

Certificate Number: 06531-PAM-DE-034730365  
Bankruptcy Case Number: 17-02476



## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on August 2, 2020, at 4:12 o'clock PM CDT, Frances Gardus completed a course on personal financial management given by telephone by Allen Credit and Debt Counseling Agency, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: August 2, 2020 By: /s/Jennifer Schuler

Name: Jennifer Schuler

Title: Certified Credit Counselor